HOUSING MARKET INFORMATION

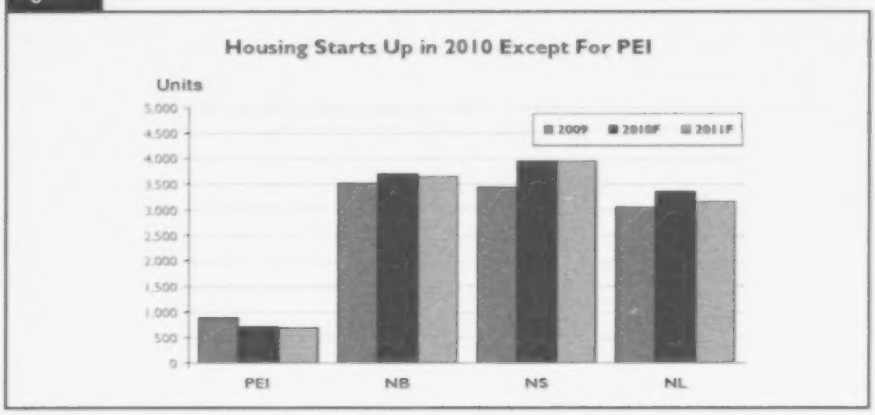
HOUSING MARKET OUTLOOK
Atlantic Region Highlights

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Third Quarter 2010

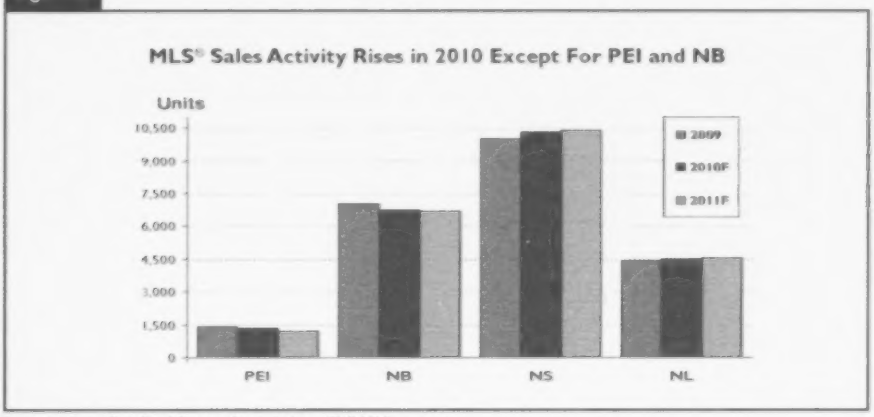
Housing Starts to Show Positive Growth in 2010

Figure 1



Source: CMHC Forecast

Figure 2



Source: Canadian Real Estate Association, CMHC Forecast

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[1] The outlook is subject to uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of July 30, 2010.

Overview[1]

The economic and housing data has certainly been supportive to the recovery so far in 2010. Along with historically low interest rates, stable income levels and moderate employment growth, the economy of Atlantic Canada has performed better than forecast during the first half of 2010. By the end of the year, the level of housing activity is forecast to rise close to seven per cent compared to what occurred in 2009, with the economy showing moderate growth overall. Compared to the early part of the year, the pace of growth for both the economy and housing is expected to slow over the second half of 2010.

Housing Starts Improve

Single starts will show a moderate recovery of close to nine per cent in 2010 as the economy in Atlantic Canada continues to build momentum. Low vacancy rates and demographic trends related to an aging population will continue to contribute to stability for multiple starts, which are expected to rise close to five per cent in 2010. Net-migration to the large urban centres across Atlantic Canada is

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expected to continue to shift housing activity predominantly to the six key urban centres in Atlantic Canada.

MLS® Prices and Sales Continue to Rise in 2010

With only a moderate rise in inventory so far in 2010, the growth in prices in the existing home market is expected to remain positive this year. The range in price growth will vary across Atlantic Canada from a high of 13 per cent in Newfoundland and Labrador to close to seven per cent in Nova Scotia and close to three per cent in New Brunswick. Prices in Prince Edward Island are expected to rise less than one per cent in 2010.

In 2010, existing home sales are also expected to rise modestly across most of the region. Sales growth will vary across Atlantic Canada from close to three per cent in Nova Scotia, and close to two per cent in NL. Sales in New Brunswick are forecast to decline close to four per cent and for Prince Edward Island sales are forecast to decline just over seven per cent.

Economic Forecast

Economic growth will be positive in 2010 due to improved global prospects, and additional spending by the four provincial governments.

New Brunswick's economic performance is very much tied to continued improvements in the U.S. economy, with positive economic growth of 1.5 per cent forecast for 2010 and 1.4 per cent for 2011. The moderate decline in economic activity observed in New Brunswick in 2009 has been replaced by improving commodity prices and an increase in capital spending in infrastructure projects at both the provincial and municipal level, which will contribute to positive economic growth this year and next. Consumer spending is also forecast to show moderate growth, as the outlook for the labour market continues to improve slowly. Several new, recently announced capital projects will provide additional spark to the provincial economy in 2010 and 2011, as they move through the planning stages. A global recovery focused on commodities is the cornerstone for economic growth in 2010 and 2011, as the mining and energy sectors continue to stabilize or increase production activity.

For Newfoundland and Labrador, expect 3.9 per cent GDP growth in 2010 and 3.0 per cent in 2011. Several major capital projects will continue to inject stimulus into the local economy and contribute to a positive outlook. Consumers are also a key component for positive economic growth in 2010 through related spending on retail, auto and housing. Natural declines in offshore oil production will restrain GDP growth this year and next, although increased royalties received by the province will contribute to economic growth. Additional growth comes from the province's significant infrastructure spending program in 2010 and 2011. It is expected that a number of resource related projects will begin to add to economic growth toward the end of the forecast period.

For Nova Scotia, positive economic growth of 1.6 per cent is expected in 2010 and 1.5 per cent in 2011. Non-residential investment continues to be one of the key drivers for growth although the level of investment activity will begin to fade in 2011. Contributing to the positive outlook is consumer spending which has recently shown some signs of growth in 2010, within the current environment of low interest rates. Offsetting these positive influences will be the negative impacts from a stronger dollar continuing to impact exporters and the manufacturing sector.

For Prince Edward Island, economic growth of 1.8 per cent is forecast for 2010 and 1.5 per cent for 2011. Growth will continue to be supported by capital spending by the province, as well as the expectation of an improving global outlook. Consumer spending in Prince Edward Island has shown some improvement so far in 2010, including an upward trend in auto sales. These factors, combined with a more positive trend in employment, will continue to support a stable economic outlook for 2010 and 2011.

Mortgage rates		
1 Year	Q2 2010	3.70
	Change from Q2 2009	-0.15
	2010 (F)	3.68
	2011 (F)	4.64
5 Year	Q2 2010	6.04
	Change from Q2 2009	0.59
	2010 (F)	5.85
	2011 (F)	6.29

Source: Bank of Canada, CMHC Forecast
NOTE: Mortgage rate forecast is based on Q2 2010 data

Atlantic Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA[2] (%)	Unemp. Rate SA[2] (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
St. John's	Q2 2010	4.2	7.1	804.19	Q2 2010	576	499	77	1,094	$232,233
	Q2 2009	1.2	7.9	775.09	Q2 2009	445	409	36	996	$203,854
	Change[1]	2.9	-0.8	3.8%	% Change	29.4	22.0	113.9	9.8	13.9
Charlottetown[1]	Q2 2010	3.9	7.5	n/a	Q2 2010	200	110	90	125	$170,054
	Q2 2009	-3.8	8.8	n/a	Q2 2009	192	73	119	133	$176,327
	Change[1]	7.7	-1.3	-	% Change	4.2	50.7	-24.4	-6.0	-3.6
Halifax[2]	Q2 2010	1.1	5.8	783.30	Q2 2010	651	251	400	2,018	$254,800
	Q2 2009	4.2	6.1	748.38	Q2 2009	345	244	101	2,007	$242,388
	Change[1]	-3.1	-0.3	4.7%	% Change	88.7	2.9	296.0	0.5	5.1
Fredericton	Q2 2010	-0.2	5.3	n/a	Q2 2010	214	114	100	756	$176,684
	Q2 2009	3.4	5.8	n/a	Q2 2009	251	93	158	852	$171,969
	Change[1]	-3.6	-0.5	-	% Change	-14.7	22.6	-36.7	-11.3	2.7
Moncton	Q2 2010	-1.1	6.2	690.84	Q2 2010	476	144	332	717	$155,549
	Q2 2009	2.8	7.0	709.25	Q2 2009	295	111	184	697	$148,244
	Change[1]	-3.9	-0.8	-2.6%	% Change	61.4	29.7	80.4	2.9	4.9
Saint John	Q2 2010	-4.0	7.3	745.34	Q2 2010	157	127	30	535	$172,247
	Q2 2009	5.1	4.9	746.49	Q2 2009	195	117	78	612	$176,839
	Change[1]	-9.1	2.4	-0.2%	% Change	-19.5	8.5	-61.5	-12.6	-2.6
NL	June 10	2.1	14.7	783.14	Q2 2010	1,127	914	213	1,094	$232,233
	June 09	-1.7	15.6	741.48	Q2 2009	768	708	60	996	$203,854
	Change[1]	3.7	-0.9	5.6%	% Change	46.7	29.1	255.0	9.8	13.9
PEI	June 10	2.3	12.3	684.05	Q2 2010	289	169	120	434	$144,991
	June 09	-1.7	12.2	659.02	Q2 2009	256	119	137	348	$144,210
	Change[1]	4.0	0.1	3.8%	% Change	12.9	42.0	-12.4	24.7	0.5
NS	June 10	1.2	8.8	730.15	Q2 2010	1,222	666	556	3,319	$214,275
	June 09	-0.7	9.3	705.29	Q2 2009	766	591	175	3,203	$205,677
	Change[1]	1.9	-0.5	3.5%	% Change	59.5	12.7	217.7	3.6	4.2
NB	June 10	-1.4	9.3	712.56	Q2 2010	1,180	655	525	2,114	$164,865
	June 09	0.9	8.9	698.05	Q2 2009	1,085	605	480	2,300	$161,219
	Change[1]	-2.3	0.4	2.1%	% Change	8.8	8.3	9.4	-8.1	2.3
Atlantic Region	June 10	0.6	10.4	754.93	Q2 2010	3,818	2,404	1,414	6,961	$197,772
	June 09	-0.4	10.6	707.01	Q2 2009	2,875	2,023	852	6,847	$187,354
	Change[1]	1.0	-0.2	6.8%	% Change	32.8	18.8	66.0	1.7	5.6
Canada	June 10	2.2	7.9	814.97	Q2 2010	55,287	28,958	26,329	143,140	$344,952
	June 09	-1.9	8.6	799.01	Q2 2009	35,798	19,029	16,769	147,291	$318,675
	Change[1]	4.1	-0.7	2.0%	% Change	54.4	52.2	57.0	-2.8	8.2

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[1] Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2] Seasonally adjusted Labour Force data is not available for Charlottetown, Fredericton, Moncton and, therefore, raw data was used.

Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA, [1] PEI Real Estate Association, [2] Nova Scotia Association of REALTORS®

"SA" means Seasonally Adjusted n/a: Not Available

Newfoundland Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	2,005	1,864	2,184	2,725	2,606	2,875	2,675	4,900	3,300	2,300	1,000
%	-10.0	-7.0	17.2	24.8	-4.4	10.3	-7.0	69.0	-32.7	-30.3	-56.5
Multiple	493	370	465	536	451	475	475	500	900	300	200
%	-23.1	-24.9	25.7	15.3	-15.9	5.3	0.0	-28.6	80.0	-66.7	-33.3
Total	2,498	2,234	2,649	3,261	3,057	3,350	3,150	5,400	4,200	2,600	1,200
%	-13.0	-10.6	18.6	23.1	-6.3	9.6	-6.0	50.0	-22.2	-38.1	-53.8
Existing Home Markets:											
MLS® Sales	3,211	3,537	4,471	4,695	4,416	4,500	4,550	5,196	4,800	4,200	3,800
%	-1.7	10.2	26.4	5.0	-5.9	1.9	1.1	6.9	-7.6	-12.5	-9.5
MLS® Average Price	141,167	139,542	149,258	178,477	206,374	233,050	238,000	229,958	233,685	235,132	234,500
%	7.4	-1.2	7.0	19.6	15.6	12.9	2.1	7.2	1.6	0.6	-0.3

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Source: CMHC (Starts and Completions Survey), CREA

Prince Edward Island Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	634	512	573	521	430	450	435	400	600	400	400
%	-7.0	-19.2	11.9	-9.1	-17.5	4.7	-3.3	-20.0	50.0	-33.3	0.0
Multiple	228	226	177	191	447	250	260	100	400	300	200
%	-3.8	-0.9	-21.7	7.9	134.0	-44.1	4.0	-85.7	300.0	-25.0	-33.3
Total	862	738	750	712	877	700	695	500	1,000	700	600
%	-6.2	-14.4	1.6	-5.1	23.2	-20.2	-0.7	-58.3	100.0	-30.0	-14.3
Existing Home Markets:											
MLS® Sales	1,449	1,492	1,769	1,413	1,404	1,300	1,200	1,520	1,656	1,052	975
%	-3.4	3.0	18.6	-20.1	-0.6	-7.4	-7.7	3.5	8.9	-36.5	-7.3
MLS® Average Price	117,237	125,430	133,457	139,944	146,044	147,000	148,250	150,821	153,455	140,000	137,000
%	5.8	7.0	6.4	4.9	4.4	0.7	0.9	7.4	1.7	-8.8	-2.1

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Source: CMHC (Starts and Completions Survey), CREA

Nova Scotia Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	3,010	2,757	2,887	2,636	2,193	2,400	2,300	3,100	2,300	2,200	2,000
%	-8.0	-8.4	4.7	-8.7	-16.8	9.4	-4.2	24.0	-25.8	-4.3	-9.1
Multiple	1,765	2,139	1,863	1,346	1,245	1,550	1,650	1,300	2,100	1,550	1,250
%	22.0	21.2	-12.9	-27.8	-7.5	24.5	6.5	30.0	61.5	-26.2	-19.4
Total	4,775	4,896	4,750	3,982	3,438	3,950	3,950	4,400	4,400	3,750	3,250
%	1.2	2.5	-3.0	-16.2	-13.7	14.9	0.0	25.7	0.0	-14.8	-13.3
Existing Home Markets:											
MLS® Sales	10,948	10,697	11,857	10,869	10,021	10,300	10,400	10,732	10,272	10,230	9,975
%	23.2	-2.3	10.8	-8.3	-7.8	2.8	1.0	0.0	-4.3	-0.4	-2.5
MLS® Average Price	159,221	168,614	180,989	189,932	196,690	209,500	213,500	213,596	204,710	210,000	209,300
%	9.0	5.9	7.3	4.9	3.6	6.5	1.9	2.9	-4.2	2.6	-0.3

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Source: CMHC (Starts and Completions Survey), CREA

New Brunswick Housing Market Outlook

(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1 (F)	2010Q2 (F)	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	2,665	2,445	2,733	2,519	2,154	2,300	2,250	2,800	2,200	2,150	2,050
%	-10.3	-8.3	11.8	-7.8	-14.5	6.8	-2.2	33.3	-21.4	-2.3	-4.7
Multiple	1,294	1,640	1,509	1,755	1,367	1,400	1,400	1,700	1,400	1,350	1,150
%	32.4	26.7	-8.0	16.3	-22.1	2.4	0.0	13.3	-17.6	-3.6	-14.8
Total	3,959	4,085	4,242	4,274	3,521	3,700	3,650	4,500	3,600	3,500	3,200
%	0.3	3.2	3.8	0.8	-17.6	5.1	-1.4	25.0	-20.0	-2.8	-8.6
Existing Home Markets:											
MLS® Sales	6,836	7,125	8,161	7,555	7,003	6,750	6,675	7,660	6,440	6,450	6,415
%	14.3	4.2	14.5	-7.4	-7.3	-3.6	-1.1	3.7	-15.9	0.2	-0.5
MLS® Average Price	120,641	126,864	136,603	145,762	154,906	158,800	161,350	155,780	159,823	160,138	161,000
%	6.8	5.2	7.7	6.7	6.3	2.5	1.6	-1.6	2.6	0.2	0.5

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Source: CMHC (Starts and Completions Survey), CREA

Atlantic Region - Housing Forecast Ranges

	2010			2011		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Newfoundland						
Housing Starts	3,350	3,500	2,975	3,150	3,350	2,675
Multiple	475	500	425	475	500	425
Single	2,875	3,000	2,550	2,675	2,850	2,250
MLS® Sales	4,500	4,750	4,250	4,550	4,900	4,200
MLS® Average Price ($)	233,050	236,000	229,000	238,000	242,500	235,000
Prince Edward Island						
Housing Starts	700	750	650	695	735	600
Multiple	250	275	225	260	275	225
Single	450	475	425	435	460	375
MLS® Sales	1,300	1,350	1,225	1,200	1,300	1,100
MLS® Average Price ($)	147,000	150,000	142,000	148,250	150,000	145,500
Nova Scotia						
Housing Starts	3,950	4,100	3,550	3,950	4,250	3,550
Multiple	1,550	1,600	1,400	1,650	1,750	1,450
Single	2,400	2,500	2,150	2,300	2,500	2,100
MLS® Sales	10,300	10,750	9,800	10,400	10,900	9,600
MLS® Average Price ($)	209,500	215,000	203,000	213,500	216,500	210,000
New Brunswick						
Housing Starts	3,700	3,875	3,400	3,650	3,900	3,300
Multiple	1,400	1,450	1,300	1,400	1,500	1,300
Single	2,300	2,425	2,100	2,250	2,400	2,000
MLS® Sales	6,750	7,400	6,400	6,675	7,200	6,300
MLS® Average Price ($)	158,800	163,500	155,000	161,350	163,750	159,000
Canada						
Housing Starts	184,900	198,400	170,200	176,900	210,500	146,900
Multiple	91,300	95,800	85,000	90,500	105,000	77,900
Single	93,600	102,600	85,200	86,400	105,500	69,000
MLS® Sales	463,800	485,700	450,000	456,000	490,700	425,000
MLS® Average Price ($)	338,900	345,500	331,000	342,200	357,000	327,800

Source : CMHC

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Atlantic Region Housing Forecast - New Construction									
	Housing Starts	2009	2010(F)*	% chg (2009/2010)	2011(F)*	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
St. John's	Single-Detached	1,385	1,450	4.7	1,550	6.9	698	575	21.4
	Multiple	318	325	2.2	350	7.7	124	84	47.6
	Total	1,703	1,775	4.2	1,900	7.0	822	659	24.7
Charlottetown	Single-Detached	268	275	2.6	270	-1.8	128	90	42.2
	Multiple	401	200	-50.1	210	5.0	94	122	-23.0
	Total	669	475	-29.0	480	1.1	222	212	4.7
Halifax	Single-Detached	875	1,000	14.3	1,050	5.0	467	348	34.2
	Multiple	858	1,220	42.2	1,330	9.0	650	271	139.9
	Total	1,733	2,220	28.1	2,380	7.2	1,117	619	80.5
Fredericton	Single-Detached	403	430	6.7	440	2.3	149	123	21.1
	Multiple	352	285	-19.0	305	7.0	148	160	-7.5
	Total	755	715	-5.3	745	4.2	297	283	4.9
Moncton	Single-Detached	430	460	7.0	480	4.3	181	133	36.1
	Multiple	543	620	14.2	650	4.8	399	216	84.7
	Total	973	1,080	11.0	1,130	4.6	580	349	66.2
Saint John	Single-Detached	369	390	5.7	420	7.7	162	157	3.2
	Multiple	290	280	-3.4	295	5.4	102	201	-49.3
	Total	659	670	1.7	715	6.7	264	358	-26.3

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

Atlantic Region Housing Forecast - Resale Market

		2009	2010(F)*	% chg (2009/2010)	2011(F)*	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
St. John's	MLS® Sales(#)	3,642	3,650	0.2	3,600	-1.4	1,877	1,619	15.9
	MLS® Avg. Price ($)	218,862	245,000	11.9	255,000	4.1	231,414	200,646	15.3
Charlottetown[1]	MLS® Sales(#)	531	550	3.6	525	-4.5	262	233	12.4
	MLS® Avg. Price ($)	177,237	178,000	0.4	180,000	1.1	172,123	171,410	0.4
Halifax[2]	MLS® Sales(#)	5,862	6,200	5.8	6,350	2.4	3,272	2,985	9.6
	MLS® Avg. Price ($)	237,214	250,000	5.4	255,000	2.0	252,479	238,063	6.1
Fredericton	MLS® Sales(#)	2,166	2,200	1.6	2,275	3.4	1,176	1,174	0.2
	MLS® Avg. Price ($)	159,219	165,000	3.6	172,000	4.2	171,437	166,602	2.9
Moncton	MLS® Sales(#)	2,386	2,475	3.7	2,585	4.4	1,237	1,142	8.3
	MLS® Avg. Price ($)	150,135	155,500	3.6	162,000	4.2	153,798	147,938	4.0
Saint John	MLS® Sales(#)	1,986	1,975	-0.6	2,025	2.5	917	945	-3.0
	MLS® Avg. Price ($)	171,027	174,500	2.0	178,000	2.0	170,836	171,150	-0.2

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Source: CREA, [1] PEI Real Estate Association, [2] Nova Scotia Association of REALTORS®
(F) = CMHC Forecast n/a: Not Available

Atlantic Region Housing Forecast - Rental Market				
	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2009	Oct 2010(F)	Oct 2009	Oct 2010(F)
St. John's	0.9	1.0	677	725
Charlottetown	3.4	4.5	701	725
Halifax	2.9	2.9	877	900
Fredericton	2.3	3.2	719	740
Moncton	3.8	3.0	675	695
Saint John	3.6	3.8	644	665
Canada[1]	3.0	2.8	n/a	n/a

Source: CMHC Fall Rental Market Survey
(F) = CMHC Forecast
[1] All centres 100,000+

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

For more information, visit our website at www.cmhc.ca

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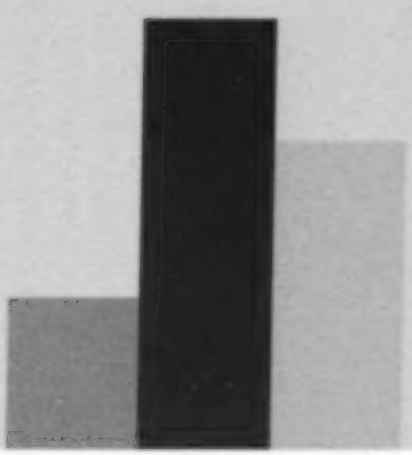

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